



Choice and Control

Direct Payments User Guide

March 2013

How to use this guide

This guide explains how direct payments could work for you.

Direct payments are part of the process the council uses to organise your personal budget for social support.

The guide is divided into factsheets, to take you on a step-by-step journey through direct payments.

Contents

Introduction

Get more information

Get this guide in a different format

Fact Sheet 1: What are direct payments?

Fact Sheet 2: Legal rewards

Fact Sheet 3: Employing people to help

Fact Sheet 4: Managing staff

Fact Sheet 5: Using an agency or provider

Fact Sheet 6: Using the Direct Payments Pre-paid card and keeping records

Fact Sheet 7: Using a bank account and keeping records

Fact Sheet 8: Carer's Direct Payments

Fact Sheet 9: Useful contacts

Introduction

Direct payments means that if you get social care and support from the council, you can choose to have some or all of your personal budget paid to you, or someone you trust, so you can arrange your own support.

As well as being in charge of your own money, you (or someone you trust) can employ and manage your own workers, or make your own contract with support providers. Or you can use a mixture of the two.

It's all part of giving you more choice and control over your life.

Direct payments are not considered as income and will not affect your benefits.

Get more information

You can get more information about direct payments and personal budgets at www.islington.gov.uk/directpayments .

If you have a social worker or support advisor, you can talk to them.

Or, you can contact the Islington Council Direct Payments Team:

57 Calshot St, N1 9XH

Telephone: 020 7527 8164

Fax: 0207 527 3056

Email: directpayments@islington.gov.uk

Get this guide in a different format

If you need to receive this information in a different way please contact your social worker or the Access Service to discuss the most appropriate format for you.

Please contact the Access Service.

Email: access.service@islington.gov.uk

Telephone: 020 7527 2299

Minicom: 020 7527 1900

Fact Sheet 1: What are direct payments?

If you're over 16 and eligible for support from the council, we will take you through the personal budgets process to find out what support you need to keep your independence and stay healthy and well.

We'll also work out how much money is available to pay for that support, and how you want to manage that support. If you want to manage your own support, instead of receiving services organised by Adult Social Services-You will be given your personal budget as a direct payment.

Why choose direct payments?

People find that direct payments give them much more choice, control and flexibility over their support.

- You **choose** what type of help you need.
- You **control** who provides it and when.

What can I use direct payments for?

You can use your direct payments to pay for any support that will help you keep your independence, stay healthy and well and that is part of the support plan you agree with Social Services.

The support or services you buy need to be legal and safe and not harm anyone else. They also need to fit with the goals or outcomes you worked out as part of your support plan.

Below are some examples of how you might use your direct payments:

- Employing a personal assistant to assist you with household tasks or your personal care
- Buying services from a private provider of your choice
- Paying towards transport costs so you can visit friends or family, or so that you can enjoy leisure or educational activities
- Buying support to give your unpaid or family carer a break from their caring role

What can't direct payments be used for?

You are unable to use your direct payments to:

- Buy health services e.g. nursing care
- Buy long term residential care
- Pay household bills or other personal expenses
- Employ anyone living in your household who is closely related to you (unless agreed beforehand by social services)

Who can use direct payments?

Most people who are over 16 and who qualify for social care services can choose to receive direct payments. This includes:

- Older people
- people with a physical impairment, a sensory impairment, a learning disability, HIV/Aids or mental health problems
- unpaid or family carers

Help to manage your direct payments

If you need help to receive and manage your direct payments you can ask someone you know and trust to help you. This person is sometimes called a nominee

People who don't have the mental capacity to agree to direct payments can still get them. They will need a suitable and willing person to receive the direct payment on their behalf. It needs to be a person who Adult Social Services, believe will act in the user's best interests'.

You can also get any help you need from your social worker or support advisor and the Social Services' Direct Payments Team, including help with:

- working out how much support costs and where you can get it from
- employing people, including writing job descriptions and their contracts of employment, keeping records about the money you spend
- Understanding and explaining the Personal Budget User Agreement. This agreement outlines the rules regarding direct payments in Islington .It needs to be signed by Islington social services and the direct payments service user or suitable person or carer before the direct payments can start
- Social Services can help you over the phone and email, or they can visit you at home, at work or at a council office.

There are also regular group meetings where users and potential users of direct payments can meet up and ask each other questions. You might like to come to one of these meetings to help you decide if direct payments will work for you. Ask the Direct Payments Team for more information about the Islington Direct Payments Network.

Direct Payments Team

57 Calshot St, NI 9XH

Email: directpayments@islington.gov.uk

Telephone: 020 7527 8164

Fax: 0207 527 3056

Fact Sheet 2: Legal rewards

Most people using direct payments use the money to pay people or agencies for the support or services they provide. But, direct payments can also be used to buy something for someone who has helped you, to say thank you or to help them support you, such as a friend, neighbour or acquaintance. This is called a legal reward. Money or wages do not change hands but a “gift” is given instead.

By a small gift we would suggest a maximum legal reward value of £10 a week for any individual who provides informal support to you. Informal means that there is no structured timetable of support or set work tasks and no work contract (either explicit or implicit), no regular cash payment takes place and there is no expectation of there being a cash payment of any kind.

Some examples of legal rewards are:

- Buying a small bunch of flowers / box of chocolates/payment vouchers to say “thank you”.
- Taking somebody out for a meal to say “thank you” for the support and care they provide for free.
- Paying for someone’s petrol in exchange for taking you out.

Legal rewards are not meant to be used to thank main, informal carers who provide substantive and regular support or who may receive carers’ allowance, or who may be receiving a Personal budget in their own right as a carer. This is because Carers’ Legislation gives recognition and support for these carers. Therefore Legal Rewards are more for recognition of ad-hoc types of support.

Her Majesty Revenue and Custom (HMRC) have rules covering payment vouchers. They are seen as a small cash gift in kind and there is a ceiling above which these become taxable. £250 is the total amount that can be paid by one person to another per tax year. Therefore if this is the chosen use of legal rewards, the receiver needs to be aware that dependent upon their individual circumstances they may be liable to taxation and may have to declare any amounts paid to them for tax purposes

HMRC Tax helpline: 0845 300 0627

For more information go to; <http://www.hmrc.gov.uk/manuals/ihtmanual/ihtm14180.htm>

Anyone in receipt of a state benefit, who also receives a “*legal reward*”, should take independent advice on the likely impact on their benefits.

The Council’s Income Maximisation staff via <mailto:claimit@islington.gov.uk> can provide advice.

Fact Sheet 3: Employing someone to provide support

This factsheet outlines the things you need to think about if you decide to employ someone to provide your support.

If you want to employ someone to provide support, you will need to:

1. Write a job description and person specification
2. Advertise for people to apply
3. Interview the best people who apply
4. Choose the person you want to employ and check they have told the truth
5. Sign a contract of employment

These steps are explained below.

The Direct Payments team can help with all of these steps.

Job description, person specification and application form

A job description is a list of what you want the person to do. The person specification describes the skills or experience you want them to have. The application form sets out important questions you want to ask to find out more about the person who is applying.

These documents become part of the contract you make with the person you employ to support you.

In the job description you should:

- Give details of the relationship you expect to have with your employee, and if necessary, anyone else who may be involved.
- Explain the hours of work, rates of pay and other conditions of service, for example, financial arrangements if you go into hospital.
- Emphasise that you will be in control and that your support worker is directly accountable to you as the employer.

A person specification should list:

- The criteria necessary to carry out the job.
- The skills, knowledge or aptitudes that the candidate needs – for example, interpersonal skills, IT or written skills, or expertise in a particular field. You may want candidates to have prior experience of performing particular skills or tasks.

The Direct Payments Team has some examples that you can use to write your job description and person specification and an example application form.

Advertising for people to apply

If you do not already have someone in mind you will need to write an advert that tells people you want to employ someone. The Direct Payments team has examples that you can use.

You can advertise in, job centres, local colleges or careers offices, leisure centres, sports centres, local newspapers, magazines and on internet sites. You can also ask people you know to tell people you want to hire someone to support you. It is not a good idea to use your home telephone number or address when advertising for staff. Instead, you should ask the Direct Payments Team or another organisation that is helping you, to be a contact.

In addition some local organisations are developing personal assistant “pools”. This is where a group of local people are being trained so they are ready to work in a personal assistant position. Choosing a potential personal assistant from a pool could speed up the recruitment process. The Direct Payments team can provide you with more details.

You need to send the people who are interested in working for you the job descriptions, person specifications and the application form. The Direct Payments team can do this for you.

Then, the people who are interested in the job send the application form back so you can decide if they are the right person to employ. It’s a really good idea to ask people to send the application form back to the Direct Payments Team. Don’t tell people your home address.

Interviewing

Now that you have applications forms, you can decide which people you think will be best at the job and ask to meet with them.

The Direct Payments Team can help with every part of this step.

You should look at every application form and check it against the job specification and person description you wrote.

You might like to keep a list of who applied and why you do or don’t think they would be good at the job. You need to tell the people who you don’t want to interview that they do not have the job.

You should then arrange to interview the people you think will be best at the job. Again, it’s a good idea not to interview them in your own home. The Direct Payments Team can help you find somewhere to interview them.

Decide where and when to interview people, and then write, call or email them to let them know. You might want to send them a map showing where the interview will be.

The purpose of an interview is to find out more about the person. To learn about their skills and experience and why they are interested in working for you. You can also decide if they are the kind of person you could work with.

You should think of questions to ask at the interview. You need to ask everyone you interview the same questions, and they need to be about the job the person will be doing.

You should decide how good the person’s answers to each question are, so you can work out who is the best person to hire.

As a guide each interview should take about 20 to 30 minutes.

You will need to explain to the person you are interviewing:

- what they need to do to support you
- how much you will pay them, and if they will get time off
- whether you will need them to be able to work for you at very short notice

You can't ask people questions about their race, religion, gender, sexual identity, age, disability, political beliefs or whether they are in a relationship.

Wait until you have had every interview before telling the person you want to employ that they have the job.

Then, once they agree to work for you, let the other people who were interviewed know that they have not got the job.

When you employ someone for the first time, there is usually a 'probation period' – a time when you or they can cancel the contract without having to say why. During the 'probation period', you or they can cancel the contract at any time. A probation period usually lasts three months. Once the probation period is up, there has to be a reason for the contract to end, and you and the employee have to agree how long they will work until the contract ends. The Direct Payments Team can tell you more about probation.

How can I check that my worker has told the truth?

Once you have chosen your successful candidate, we recommend that you do not officially offer them the job until you have received references. Ask for a verbal or written reference – or both – to get the opinion of someone who knows the candidate and can comment on their suitability for the job. It is important that one of the referees is the candidate's last employer.

The Direct Payments Team will recommend that you ask for an enhanced police check for your worker from the Criminal Records Bureau (CRB). The CRB will ask for this check on your behalf and the cost will need to be included in your support plan.

A CRB is not compulsory if you can make your own decisions and the care is for yourself or for children when you will always be present. But we strongly recommend that you have all your staff police checked before they start working for you.

If the person you want to employ will at anytime have sole charge of a child or children (escorting your child to school without you being present for example) you must carry out a CRB check before you employ them.

If you do not have the mental capacity to make your own decisions relating to direct payments, your representative must get a CRB check for anyone you buy services from, unless that person is a family member or friend already involved in providing your support.

- CRB checks can take several weeks, so you should start this process as soon as you have chosen your candidate. It is a criminal offence to employ someone who does not have permission to live or work in the UK. You must ask all your candidates for their Home Office documents and ask if they need permission to

work in the UK.

- CRB checks on potential workers are organised and administered by LBI Human resources (HR) staff via referrals from the DP team.
- There is a cost for each police check which should be budgeted for in your direct payments support plan
- If your potential worker cannot make their CRB check appointment they must inform HR and cancel, giving 24 hours notice. Failure to inform HR will incur you, the potential employer, a £20 penalty which will be deducted from your direct payment

What is a contract of employment?

A contract of employment is a legally binding agreement between you (the employer) and the employee. The contract takes effect when an employee agrees to work for you in return for pay. As an employer you have a number of responsibilities towards your employee(s).

- **Statutory responsibilities**

These are the minimum terms and conditions set down in the law, which cannot be avoided. Even if your employee signs a contract agreeing to something less than their statutory rights, these rights are protected by law and the employee can enforce them at any time. It is important to see your legal responsibilities as a way to build a good working relationship with your employee. The law protects both you and your employee.

- **Contractual responsibilities**

These are the responsibilities you and your employee agreed to when your employee decided to work for you. Contractual rights and responsibilities cannot be less than the statutory requirements, and if you break them your employee may take action against you.

- **Good practice**

As an employer, it is a good idea to meet more than just the minimum requirements of the law. For example, the law may say nothing about training your employees, but by providing training you are helping your worker to develop their skills and understanding.

By law, every employee has to be given a written statement within eight weeks of starting work (Employment Rights Act 1996, Section 1). A written statement lists their main duties and responsibilities, holiday entitlement, back-up options, and house rules, confidentiality, use of vehicles and so on. A written statement will help avoid disagreement in the future and reduce the risk of disputes between you and your employee arising.

As you will not know what your worker is really like until they start working for you, we recommend you state in the contract that they will be employed for a trial or probationary period, and their contract will be permanent if this trial period is successfully completed.

The direct payments team can advise you on changes to the law that may impact on your responsibilities as an employer. They can also supply you with a standard contract of employment template for to use to use.

Employing friends and family members

Direct Payments are not intended to replace existing informal support networks within families and communities. However, some people who qualify for Social Services' support do choose to employ friends and in some cases their family members as they will know and trust the person already.

However, this may not be the best support arrangement for some users as a personal relationship will become a contractual relationship as well and for example roles and expectations could become confused.

There is no legal restriction if the family member lives in a separate household. However if the family member lives with you, exceptional circumstances need to be evidenced and agreed by Social Services that this is required in order to meet your needs. Please discuss further with your social worker if you are thinking about employing a family member.

Employing a worker who was previously employed via an agency

It is advised that each service user takes independent legal advice prior to employing a personal assistant who has been working for them previously via an agency.

The contract with the agency may include a term that where an employee is employed by another employer within a certain period, for a similar role, there will be a penalty payable to the agency direct

Local organisations that can provide free legal advice are detailed in **Fact Sheet 9**

Safety tips

- Do not use your home telephone number and address when advertising for staff.
- We recommend that you do not interview people in your own home or on your own.
- The direct payments team recommend that you ask for an enhanced police check for your worker, which is carried out by the Criminal Records Bureau (CRB).
- Ask for written references for all staff. A CRB check is only valid up to the date it is completed and not everyone who is unsuitable to work with others has a criminal record.
- If you are concerned about your worker's conduct or behaviour and need advice and support, please contact your social worker or the direct payments team. If it's an emergency, call 999
- Or, you can call the police's Community Safety Unit on 020 7421 0174
- Or, call the Access Service on 020 7527 2299.

The council has a publication called 'Safeguarding me: keeping myself safe from harm'. It's online at <http://www.islington.gov.uk/services/social-care-health/adultprotection/> or call 0207 527 2299 for a copy.

Fact Sheet 4: Managing Staff

Once you have recruited your staff you will need to manage them on a day-to-day basis. The Direct Payments team can advise you on most aspects of managing your staff and can tell you about other organisations that can provide specialist support

When you employ your new worker you will need to consider the following:

Staff induction

If you invest the time and energy into providing a tailor-made and engaging induction for your new worker they are more likely to stay in the job for longer. An induction is an introduction to you, your home and the work the person needs to do.

A good induction will also encourage a good working relationship.

Ideas for your induction include:

- a description of all facilities such as toilets and fire exits
- explain how they fit into your team/support network
- explain all health and safety information – this is a legal requirement
- explain the terms and conditions of their employment
- give details of relevant cultures and values
- explain any house rules e.g. no smoking
- give a clear outline of their role and job
- allow your employee to shadow or work alongside an experienced colleague
- give details of any training you are providing
- go through a workbook or checklist of tasks required with them
- ask if they have any questions

Training

Your worker may need training on certain tasks to make sure they do them safely and in the manner you prefer, such as using a hoist or pushing a wheelchair.

Training might involve you:

- demonstrating skills or tasks your worker needs to learn
- watching your worker and giving them feedback
- offering formal training courses such as manual handling. This will help your worker to build confidence and feel valued at work
- asking for training for you and your workers via the direct payments team.

You and your staff can go on many training courses run by Islington Council. There is no charge for these courses.

Keep a record of all the health and safety training you provide, as it is important that you obey health and safety law. If there is a serious event, the Health and Safety Executive and the insurance company that provide your employer's liability insurance will need to see evidence that the right training has been carried out.

Supervision and appraisals

You need to decide how you are going to manage your worker's role and workload. You could supervise, direct and discuss particular tasks on an informal, on-going basis with your worker. You should encourage them to discuss any issues they have with you directly.

You could allocate a set period each month for a supervision meeting. This will enable you to review how things are going for your staff and agree on changes or improvements to the way everyone works together.

You could also have annual appraisal interviews for each of your workers. An appraisal gives you and your worker the chance to talk about how they performed over the last year, how they can improve over the next year and identify training and career-planning needs. Appraisals can uncover problems that may be limiting an employee's progress or resulting in poor performance. Your worker should have the opportunity to sign the appraisal form and say what they think about the appraisal.

Disciplinary and grievance procedures

Disciplinary procedures may need to be used when there are problems with an employee's behaviour or work. They are not often needed, but if a problem comes up they are vital. With good procedures in place you can sort out problems quickly and easily and avoid employment tribunal claims. They will help you to manage your workers effectively and should not be seen as a way to take legal action or lead only to dismissal.

Grievance procedures are followed when your worker has a problem that cannot be sorted out informally with you. It is in your interests to sort out matters before they become more serious. The Direct Payments Team can provide more information and advice on all these procedures, or check ACAS's (Arbitration, Conciliation and Arbitration Services) code of practice. Contact details at the end of this fact sheet.

Both disciplinary and grievance procedures should be a last resort, not the first option, as most issues can be sorted out informally through good communication. A good induction, on-going training and regular one-to-ones will help to avoid these kinds of issues arising in the first place.

How much time can my worker take off?

The Direct Payments Team can advise you on:

- Current staff working-time regulations that you must follow. These are crucial because your workers can complain to an Employment Tribunal if you don't give them rest periods, breaks or the paid annual leave they are entitled to.
- Rights to maternity or paternity leave, parental leave rights or adoption leave rights
- Managing short term and long term sick leave
- Employees' entitlement to a reasonable amount of time off work without pay to deal with an emergency involving someone they care for
- The right to ask for more flexible working times. This is available to your worker if they have a child under six or a disabled child under 18. If you refuse this request you will have to provide evidence on clear business grounds.

- Dismissing your worker if they are on long-term sick leave. You must consider all reasonable options as you may have to satisfy an Employment Tribunal that you made a fair decision, and prove that you made efforts to help your worker to return to work, for example, by allowing them to work flexible working hours.

Paying your workers

Your responsibilities for paying Income Tax and National Insurance will depend on whether your worker is self-employed or employed by you.

The HMRC website has a useful tool known as The Employment Status Indicator (ESI) tool that we recommend you use. This enables you to check the employment status of an individual or group of workers - that is, whether they are employed or self-employed for tax, National Insurance contributions (NICs) or VAT purposes.

You can find this at <http://www.hmrc.gov.uk/calcs/esi.htm>

It is essential that you confirm your worker's employment status at the onset of the employment arrangement so you are both clear about your responsibilities

Contact the Direct Payments team if you have any further questions.

If you employ a worker you are legally responsible for calculating their Income Tax and National Insurance contributions and paying regular contributions to Her Majesty's Revenue and Customs (HMRC). These payments are known as Pay As You Earn (PAYE) and are deducted from the salary you pay to your worker and you pay them to HMRC.

If your worker is self-employed, they have to pay their own income tax and National Insurance. You will need to send Adult Social Services a copy of your worker's employers liability insurance, as your worker is responsible for buying this, not you.

If you have a contract with an agency they will pay HMRC direct. With personal budgets there is no fixed hourly rate and you can choose your workers' hourly wage, as long as it is above the current minimum wage and within your budget.

The Direct Payments Team can help you to work out an hourly rate and make sure you have enough money to pay your on costs such as National Insurance, administration costs and payroll charges.

If your worker is your employee, and you are going to pay their tax using PAYE yourself, you can use the Simplified Deduction Scheme. The Employers Helpline can provide more information on this. See the end of this fact sheet for contact details.

You will need to register with HMRC as a new employer.

You will need your worker's tax code, which is on their P45.

You will need advice on the current lower earnings limit, as employees can earn up to a certain amount before they start paying Income Tax or National Insurance. This amount is set by the government each year.

As an employer you are liable to pay National Insurance contributions in addition to the salary you pay to your worker.

The HMRC New Employer's Helpline can give you advice and send you the right PAYE scheme starter pack for your situation. Contact details are at the end of this fact sheet.

If you don't want to do your own payroll, there are many organisations that specialise in Direct Payments and personal budgets that can provide this service. A range of Payroll providers can also be found on Islington Council's online information directory -Links for Living. <http://linksforliving.islington.gov.uk/kb5/islington/asch/home.page> .

If you use Links for Living to search for a provider are responsible for determining whether any provided services are suitable for your own individual circumstances and the Council accepts no responsibility for the quality or fitness for purpose or any other aspect of services provided by service providers on this list. . You will need to check what their current rates are as the cost will need to be costed within your support plan.

If you decide to pay your workers petrol costs, HMRC deems fuel and mileage between home and place of work to be a taxable benefit, and therefore this should be paid through a payroll system and subject to tax deductions.

The Direct Payments Team can advise you further on paying your workers.

What do I have to pay my worker if my personal budget ends?

In most circumstances, if your worker has had at least two years' continuous service since the age of 18 they are entitled to redundancy payment. There is a national helpline for advice on redundancy. (Contact details at the end of this factsheet). If you are using a payroll company, they can advise you too.

Under the Direct Payments or Personal Budget Agreement if you were the employer of a Personal Assistant, you or your estate in the event of your death, is responsible for paying their wages, tax and National Insurance and any other payments that an employer following best practice should make to or on behalf of his/ her employees. Social Services are not responsible to HMRC, any agencies or employees who supplied support to you.

Your Personal Assistant should first approach you or your estate in relation to a redundancy payment. If you or your estate does not have sufficient funds to make a redundancy payment the user or next of kin/executor should check their employers' liability insurance policy, which, dependent upon the provider and policy held may include some provision towards redundancy costs.

There is also the Statutory redundancy scheme which can be used when an employer is insolvent and contact details can be found at the end of this factsheet.

However, if insufficient Direct Payments have been paid by LBI to you or, where an equivalent surplus Direct Payment has been recovered by LBI and there has been no mismanagement of funds, and financial monitoring has been completed and all your other liabilities or responsibilities have been met, LBI will consider making additional payments in respect of outstanding redundancy payments and pay, as advised by our lawyers, on a case by case basis.

ACAS (Advice Conciliation and Arbitration Service) can also offer further advice to employees and contact details are at the end of the fact sheet.

The Direct Payments team can also support individual users and carers in the event of a direct payment arrangement ending.

Health and safety issues to consider

By law, if you employ staff directly you must take all reasonably practical steps to protect the safety, health and welfare of your employees. The Direct Payments Team can help you to complete regular risk assessments of your home and the role of your personal assistants.

You have a legal duty to insure against accidents or injury to staff. Accidents can happen. For example, your worker could fall down the stairs whilst doing housework or have an accident outside your house when they were doing your shopping. In some cases you might be held responsible for these accidents and at risk of being sued if you have not taken reasonable measures to prevent them.

You must take out employers' liability insurance when employing staff, so that you are insured against your staff having an accident or becoming ill while working for you.

You will need to allocate enough money per year out of your personal budget to pay for employers' liability insurance. This will cover your workers against injury or accidents and is a legal requirement.

You can choose your insurance cover from a range of providers who can be found on Links for living.

<http://linksforliving.islington.gov.uk/kb5/islington/asch/home.page>

You will need to discuss your individual requirements directly with providers and check what their current rates are as the cost will need to be costed within your support plan. Social Services are not recommending these providers and you can choose to purchase insurance from another provider. LBI does not accept any liability arising out of your choice to employ or not to employ any of the service providers found on Links for Living.

We also recommend that you take out a good comprehensive home insurance policy to cover your property and its contents.

If your worker uses your car, you must purchase at least third party car insurance.

If your worker uses their own car in their job, you will need to check that their insurance has been extended to include business use.

A safe working environment

You are responsible for providing a safe working environment. Here are some useful tips to make sure that you do:

- Take a careful look at the rooms and equipment that your worker is going to use. Check that there are no obstacles or surfaces that could cause an injury from tripping or slipping, and that there is no danger of your worker burning or cutting themselves.
- Look at the equipment you use and check that it is safe and in good working order.

- If your worker is injured at work, you must make sure that they record the exact details of the incident as soon as they can.

Safe working practices

You must promote safe working practices for your worker.

You must not do anything or ask your worker to do anything that may cause them to get hurt.

Your worker must use the proper moving techniques and handling aids to protect themselves from injuries, such as back strain. If you feel you need technical aids or equipment, speak to your occupational therapist or social worker. Your worker is responsible for taking care of their own safety and must tell you about any problems they have with any equipment in your home.

Your worker should tell you if they are ill, or have injured themselves at work or away from work, if this could make a difference to the work they do for you.

Your worker must have adequate protection against any harmful substances they may come into contact with. For example, if they use detergents, you must provide rubber gloves, eye protectors and any other protective clothing.

Safe handling and hygiene

You have a duty to make sure your worker has a basic working knowledge of safe handling techniques and hygiene practices

You should either give this information to your worker, or arrange for them to attend a suitable training course.

You can discuss your training needs with the Direct Payments Team.

You and your employee are both responsible for making your home (or other place they will work with you) a safe place to work. You can do this by sharing information and carrying out regular risk assessments.

Safety tips

- You can ask for training for you and your workers from the Direct Payments Team. If you and your worker get the right training you, will both feel more in control.
- You must take out annual employers' liability insurance if you directly employ workers, so that you are insured against your workers having an accident or becoming ill while working for you.
- Make sure you have a contingency plan in place for when your workers are on annual leave or sick
- If you choose to use an agency, we recommend that you buy support from an agency that is registered with the Care Quality Commission (www.cqc.org.uk).
- If you are worried about how your support is being provided, and need support and advice, please contact your social worker, support broker or the Direct Payments team immediately.

Useful contacts

ACAS

Telephone: 08457 47 47 47

www.acas.org.uk,

Islington Council Direct Payments Team

57 Calshot St, N1 9XH

Email: directpayments@islington.gov.uk

Telephone: 0207 527 8164

Fax: 0207 527 3056

HM Revenue and Customs new employer's helpline

Telephone: 0845 6070 143

Redundancy helpline

Telephone: 0845 145 0004

Statutory Redundancy scheme

www.direct.gov.uk/en/Employment/RedundancyAndLeavingYourJob/Redundancy/DG_10029836

www.insolvency.gov.uk

Fact Sheet 5: Using an agency or provider

If you do not wish to take on the full responsibility of employing your own worker, you could use an agency.

Why choose an agency?

An agency can arrange the services you need. You let them know the times of the day that you need support and the type of support you need.

You pay the agency rather than a personal assistant.

Using an agency means you do not have to deal with your worker's wages, tax and National Insurance.

And you will not be left without support if your worker is unable to come to work, as the agency can organise a temporary replacement.

Organising an agency service is generally much quicker than recruiting a personal assistant so you may wish to use this service initially so your direct payments can get started earlier.

You could then choose to continue using the agency on an on-going basis as needed or plan to recruit your own workers over time.

You could also think about using an agency as a contingency plan (this a plan you make in case your usual support arrangements break down) when your worker is on holiday or off sick.

However you may find this reduces the amount of control you have over your services and it can cost more than employing your own staff.

What agencies can I use?

There are a large number of home-care agencies to choose from. We recommend that you buy support from an organisation registered with the Care Quality Commission (www.cqc.org.uk). The Commission inspects health and social care organisations all over the country.

You can search for a provider of your choice on Links for living.

<http://linksforliving.islington.gov.uk/kb5/islington/asch/home.page>

You will need to discuss your individual requirements directly with them and check what their current rates are. You will need to register with agencies in advance if you are to use them for on-going support or as a contingency so they will already know the person and their needs, and be able to complete the necessary risk assessments required of them;

Fact Sheet 6: Using the Direct Payments Pre-paid Card and keeping records

What is a pre-paid card?

A pre-paid card looks and works like a debit card.

Islington Adult Social Services provides the card account in partnership with Advanced Payments Solutions Limited and the Royal Bank of Scotland. A sort code and account number is given to each service user.

Your direct payments funds are loaded onto the card by Adult Social Services. You can then use this money to purchase the goods and services you need, as set out in your support plan.

Who can get a pre-paid card?

All Islington service users who are about to start on direct payments, or their nominee or representative, will receive their payments via the card. If two people need to manage a service user's direct payment, then two cards may be issued.

Existing direct payments users, who currently receive their payments into a separate bank account, will be informed about the card at the time of their scheduled review and be invited to start using a pre-paid card.

Carers who receive their own personal budget will continue to use their own bank account to receive their direct payment.

What are the benefits of using a pre-paid card?

Pre-paid cards are a useful option for people who can't open a bank account, or who don't want the hassle of setting up their own bank account, as Social Services will make all the arrangements.

With pre-paid cards, you and Social Services can both access and monitor transactions and balances for each card, so there is no need for you to regularly send in bank statements. You will only need to send in evidence of how your direct payments have been spent as and when requested by Adult Social Services.

There is no need to write cheques or pay cash - the money you spend is deducted straight from your direct payments balance so it helps you manage your budget.

How can goods and services be purchased with a pre-paid card?

The card is similar to a debit card, so you can use it to pay for goods and services up to the value that is loaded onto it, in line with your support plan. You can:

- Use the card anywhere that accepts MasterCard via chip and pin.
- Make payments over the telephone to organisations that accept card payments.
- Make a BACS payment or transfer straight into a bank account online.

- Make regular payments by setting up a standing order or direct debit online, making it easier for you to make arrangements for your support.

Please check with your social worker or support advisor if you are not sure what you can spend your money on.

If you plan to spend your personal budget on something that is not included in your support plan, you must check with your social worker or support advisor before spending the money to make sure that it meets your personal goals/outcomes. Please note that if you spend your personal budget on something that has not been agreed and it does not meet your personal goals/outcomes, or is illegal, you will be asked to pay this money back to Adult Social Services.

How do you know how much money you have to spend?

Adult Social Services will load the amount that was agreed to be paid to you onto your card. If you have been assessed to pay a contribution towards your services/support, the amount Adult Social Services pays will be the amount less your contribution.

You will need to add your contribution onto the card, by setting up a direct debit or standing order from your own personal bank account, or by paying it onto the card at the post office.

If you pay cash onto the card at the post office the cash goes on to the card/account the next working day. APS have a network of retail partners where cardholders can pay in cash over the counter - the cash is on the account within 15 minutes. If you go to the website www.mycashplus.co.uk and press on the store locator button on the top right of the screen, you can put in a post code and find the closest top up partners / Post Offices.

If you do not pay your contribution onto your card, then your direct payments will be stopped.

You can't go overdrawn as you can only spend up to the amount that is loaded onto the card. You can check your balance in a number of ways:

- Online at www.mycashplus.co.uk which is available at any time of the day, seven days a week. Please note that internet access is free in some libraries and community centres, with minimal printing costs.
- Telephone banking on 0871 277 5599 is available for those without internet access (calls charged at 10p per minute from landline). You will be offered a free call back service if you have waited 1 minute on the phone.
- Paper statements are also available on request from the Social Services Direct Payments Finance Officer if you cannot access the internet to print off a copy.

Can prepaid cards be used to withdraw cash?

No. You cannot withdraw cash from the pre-paid card or use it to get cash back. Please speak to a Direct Payments' Finance Officer if you wish to use a service that only accepts cash.

Will users be charged for using the card?

There is no transaction charge for making payments to pay for services where a vendor has a point of sale machine e.g. chip and pin.

There is a charge for each transaction made by direct debit, standing order or individual payments direct to other bank accounts on line – this is 35p per transaction.

There is an additional 65p charge if you use the APS helpline to make a transaction over the phone (£1 plus the separate cost of the phone call).

You will need to budget for these potential weekly costs when you complete your support plan costings as these transaction costs will be deducted direct from your card /personal budget balance.

Other charges

Additional and replacement cards cost £4.95 each

Based on the amount spent, there is a 2.99% fee for foreign transactions,

There is a charge of £20 if someone deliberately disputes a transaction which turns out to be genuine. For example, this means if someone claims that they didn't use their card at a certain shop and requests the money back as fraud, and after investigation it is confirmed that the person had completed the transaction they would be charged £20 to cover the cost of the investigation. However, if someone doesn't recognise a transaction, claims it as fraud and then realises it was them, they would not get charged.

What records need to be kept?

As personal budgets are public funds, Adult Social Services has to account for how they are spent. If you have chosen to receive your personal budget as a direct payment, you must show how you are using your money to achieve your agreed personal goals/outcomes, as detailed in your support plan. This requirement is outlined in your Personal Budget User Agreement.

The Direct Payments Finance Officer can view your pre-paid card transactions online, but you should also keep receipts as a record of all payments you make.

The Direct Payments Finance Officer will only ask for these records, or additional information, if it is unclear what you are spending your direct payments on, or if the amount you are using is not in accordance with your agreed support plan

So that you keep the records we need, we will ask you or your decision maker to:

- pay your bills
- manage your money
- pay your assessed contribution onto your card on a weekly or 4 weekly basis

If you are an employer you will need to ensure you allocate enough money per year out of your personal budget to pay for employers' liability insurance. This will cover your workers against injury or accidents and is a legal requirement.

We recommend that you also allocate a small amount from your personal budget for administrative costs to support you to manage your personal budget arrangements. Remember you will need to keep receipts and records of all expenditure

These costs could include:

- pre-paid card transaction costs
- payroll costs
- photocopy costs
- recorded delivery costs for posting paperwork to the Direct Payments Finance Officer when requested ,
- ink cartridge costs if you use a computer to manage your payments.
- Diary and stationery costs
- Costs of telephone calls relating to managing your direct payments

If you need to buy an agreed item with your own money, for example, stamps paid for with cash, you can reimburse yourself by a bank transfer from the pre-paid card into your personal bank account.

What happens to money left over in the account?

The money paid to you as a direct payment is public money, which the council has a duty to account for. Adult Social Services will review your card account from time to time. If you have over 8 weeks direct payments on the card and do not need this to purchase support or services, then Adult Social Services will calculate how much needs to be kept in the account.

Adult Social Services will always discuss with you how much needs to be collected back if there is money left over that is not needed. The surplus funds will then either be transferred back from the account or deducted from future payments.

What happens if the card is lost or stolen?

If a card is lost, stolen or you suspect it is being used in an unauthorised manner call APS immediately on 0871 277 5599. APS will take immediate action to protect the money in the Account. If there is money in the Account we will cancel the card and issue a new card to you within 7 days, a card replacement fee of £4.95 may be charged.

Alternatively you can contact the Direct Payments Finance team on 0207 527 8369

Further information

If you need to know more about the card, or support to manage your budgets and payments, please speak to your social worker or support advisor or contact the Direct Payments Finance Team on 0207 527 8369.

Safety tips

- Never give anyone, even a close friend or relative, the pin number of your direct payments pre-paid card.
- When you view your transactions and balances online make sure no one is looking over your shoulder

- Let your social worker or support advisor know immediately if you are worried about how your money is being managed.
- If someone is managing your money for you, they can help you to view all transactions made with your direct payments on the card either on line or they could give you copies of statements so you can check how your money is being spent.

What support is available to help use the card?

| | |
|---|---|
| To activate the card | Contact APS (the pre-paid card provider) www.mycashplus.co.uk 0871 277 5599 – charged at 10p per minute from a landline (the full title is 'cash plus prepaid master-card helpline') |
| To report if card is lost or stolen | |
| To report if card has been misused by someone else | |
| If there is a fault with the card | |
| APS website fault or difficulty | |
| To check card balance | |
| To request a new PIN | |
| To purchase support with cash | Contact LBI DP Financial Monitoring Officers 020 7527 8369 |
| If you do not have enough funds to purchase support or surplus of over 8 weeks left in the account that is not being saved up for any support /services | |
| If due payments on to your card are delayed or not made | |
| If you have any questions relating to using the prepaid card and storing and retaining your payment records | |
| If you need a face to face meeting to discuss using the card | |
| To request a paper statement if you cannot use a computer at home or at the library or day centre | |
| If you need advice on managing your budget and setting up standing orders, direct debits | Contact LBI DP support workers 020 7527 8164 directpayments@islington.gov.uk |
| If you need support with finding personal assistants and other, services, payroll companies, insurance providers | |
| If your needs/outcomes or circumstances change, requiring a review of your support/DP arrangements | Contact LBI Access Service 020 7527 2299 access.service@islington.gov.uk or your allocated social worker/assessor |
| If you no longer wish to receive direct payments | |

Fact Sheet 7: Using a bank account and keeping records

As personal budgets are public funds, Adult Social Services has to account for how they are spent. If you have chosen to receive your personal budget as a direct payment, you must show how you are using your money to achieve your agreed personal goals/outcomes, as detailed in your support plan. This requirement is outlined in your Personal Budget User Agreement.

If you have chosen to receive direct payments, or if someone receives your payments for you, and for the payments to be paid into a separate bank account rather than onto a pre-paid card you or they must keep a record showing how this money is spent. You will need to send some of these records to Adult Social Services on request. The Direct Payments Team can help you to set up systems to manage your paperwork.

So that you keep the records we need, we will ask you or your decision maker to:

- open a separate bank account
- pay your bills
- send all records to Adult Social Services
- manage your money
- pay your assessed contribution into your bank account on a weekly or 4 weekly basis

There is more information on each of these options below.

1. Open a separate bank account

If you use a direct payments pre-paid card instead you will not need to open a separate bank account- please see factsheet 6.

If you are not going to use a pre-paid card to receive your personal budget, you will need a separate bank account. If you get money from other organisations like the Independent Living Fund or Access to Work you can keep this money in this account as well.

If you have problems opening a separate bank account, let the Direct Payments Team or your broker know. They can advise you on the type of bank account you need to open and options that local banks can offer.

You can choose a family member or close friend to open a separate bank account for your personal budget and to manage the account under your direction.

You can pay another organisation to provide this service - see Fact Sheet 4 for further details.

If you have more than one bank account, please write 'Personal Budgets' on all cheque books or records relating to your personal budget account, to make sure you do not confuse this account with other accounts.

2. Pay your bills

We ask that you pay all personal budget-related bills by cheque, bank transfer or internet banking to record how you spend your money. **No cash payments are permitted** for employment costs e.g. wages, tax, national insurance payments

If you or your decision-maker becomes an employer, you must pay tax and National Insurance. Payroll companies can do this for you.

You will need to allocate enough money per year out of your personal budget to pay for employers' liability insurance. This will cover your workers against injury or accidents and is a legal requirement.

If you need to make a financial contribution towards your personal budget, you will need to pay this into your personal budget bank account so that you have enough money to pay your bills. If you do not pay your contribution into your bank account then your direct payment will be stopped.

We recommend that you allocate a small budget from your personal budget for administrative costs for managing your personal budget.

You could include for example:

- payroll costs
- stationery costs
- photocopy costs
- recorded delivery costs for posting original paperwork to Adult Social Services finance officer,
- ink cartridges if you use a computer to manage your payments,
- If you buy an agreed item with your own money, for example, stamps paid for with cash, you can reimburse yourself by, for example, writing yourself a cheque from the personal budget account,

Remember to keep all of your receipts.

You can only use your personal budget for services and support to meet the agreed personal goals/outcomes in your support plan. Please check with your social worker or support advisor if you are not sure what you can spend your money on.

3. Send records to Adult Social Services

The records that the Adult Social Services finance officer asks you to send and how often you send them will be based on:

- the amount of your personal budget,
- how complex your budget is to manage, and
- your ability and confidence in managing the money.

For the first 3 months all new users will be asked to complete their monitoring on a monthly basis. Based on your returns for the first 3 months Adult Social Services Finance will determine how frequently you will need to complete your monitoring – monthly, quarterly, six-monthly or annually.

The Direct Payments Team can help you think about any extra support you may need to manage your records.

When you have had a personal budget for about three months, at around the time of your first review, you or your decision-maker will be asked to send in all your paperwork. Our finance officer will check that your payments match the outcomes in your support plan, and that you or your decision maker can manage the financial side of your personal budget. If

you have to make a financial contribution we will check that it is being paid into your account.

You will need to send us the following information by post or email:

- all bank statements for your personal budget account,
- all invoices
- all receipts
- an employer's insurance certificate if applicable
- your PAYE records

We will return all original documents to you, and tell you which documents we need in the future and how often.

We assume that you or your decision maker will get more confident at keeping records over time, and that we will not need to review your records so often. If your health or circumstances changes, you may need additional or different support to assist you to manage your records.

If we don't hear from you within a month of writing to you to ask for your records, we will send a second letter and follow up with a phone call. If we still do not get a response your payments maybe suspended pending an investigation and review.

You must let us know if you are having difficulties or need more support to keep your records. If you still do not provide your records, your payments will be stopped. Your social worker or support advisor will then organise alternative support for you based on your eligible needs.

4. Managing your personal budget money

If you don't spend all the money in your personal budget bank account, you will be asked to pay it back. You must let us know in advance if you are saving some of your personal budget to buy additional services or support. We will make sure that you have enough money in your account for bills, expenses and emergency costs. This is usually the equivalent of eight weeks of your personal budget.

If you wish to spend your personal budget on something different to anything agreed in your support plan, you will need to check this with your social worker/support advisor to make sure it meets your personal goals/outcomes.

Please let your social worker /support advisor know if your needs are going to change, or have changed. Then we can review your support plan and reassess your needs to agree if the amount of your personal budget needs to change and what you spend it on.

If you spend your personal budget on something that has not been agreed in your support plan and will not meet your personal goals/outcomes, or is illegal, you will be asked to pay this money back to Adult Social Services

Adult Social Services can stop your payments if you are not managing them correctly. We will discuss this with you and your decision maker first (if we can contact you). We will look at the support you need to make sure that your payments are only spent on support and services to meet your agreed personal goals/outcomes. If we cannot come to an agreement, your payments will be stopped and your social worker may be asked to arrange your support and services for you.

You must pay your contribution into your personal budgets bank account on a weekly or 4 weekly basis so you have enough money to pay all your direct payment bills. Failure to do so will result in your payments being suspended or ended. Social Services will then organise alternative support for you based on your needs.

Safety tips

- Never give anyone, even a close friend or relative, the pin number of your debit card.
- Let your social worker or support broker know immediately if you are worried about how your money is being managed.
- If someone is managing your money for you, ask for your own copies of bank statements from your personal budget account so you can check how your money is being spent.
- Let a finance officer in the Income Team know if you need more support to manage your records.
- If you plan to spend your personal budget on something that is not included in your support plan, you must check with your social worker prior to spending the money to make sure that it meets your personal goals/outcomes. If you spend it prior to confirming you may be asked to pay the money back ,

Useful contacts

Finance Officers, Islington Council's Income Team

Fifth Floor, Highbury House

5 Highbury Crescent, London, N5 1RN

Telephone: 0207 527 8369

Fact Sheet 8: Carers' Direct Payments

This factsheet is for informal (unpaid) carers; who may be friends, neighbours, family members.

You, as the carer can receive a personal budget in your own right if you are assessed by Social Services as needing support to continue in your caring role. If you then choose to receive your personal budget as a Direct Payment you can have more choice, control and flexibility in how your needs and outcomes can be met.

Eligibility

- Only carers who are providing regular and substantial care, and who are therefore eligible for a **Carer's Assessment** can be considered for a personal budget.
- Following completion and sign off of a carer's Supported Self-Assessment, (SSAQ) you will be informed of your risk banding.
- The risk banding can either be low, moderate, substantial or critical and refers to how unmanageable your carer's role is, or will soon be, and the likelihood of it breaking down, if no support is provided.
- The level of risk is informed by the impact of the caring role on your health, well being, stress levels, autonomy, ability to remain in or return to work, maintain relationships and family life, manage your daily routines and the ability to continue in your caring role.
- In addition to information, advice, support provided by carer's organisations and services provided for the cared for, you may be eligible for your own weekly personal budget if the risk banding is agreed as moderate, substantial or critical.
- You can then choose to receive your personal budget as a Direct Payment. Direct payments cannot be set up without a Carer's assessment taking place.
- Contact the Access Service if you would like a carer's assessment or you can contact the Carer's Hub if you would like to know more about support available for carers. Contact details are at the end of this factsheet.

Direct Payments Amounts

- If you are eligible you can receive up to £10, or £20 or £30 a week depending on the level of risk assessed
- The actual amount you receive will depend on your agreed support plan. This will detail how you will meet your needs and outcomes to support you in your caring role and what other support you will receive from other organisations.

The Use of Carer's Direct Payments

A carer's direct payment is designed to give you the chance to continue in your caring role and do things like:

- enjoy more leisure or social activities
- take part in any education or training courses
- help improve your health and well-being and quality of life.

Here are some ideas for how a carer can use their direct payment to help themselves as a carer.

- Help with shopping or cleaning costs so the carer has more time/energy for their caring role
- A contribution towards gym membership or other leisure activity costs for the carer so they can maintain their health and well being
- A contribution towards training or education costs in order for the carer to resume work
- A contribution towards cost of a computer for the carer in order to complete banking, pay bills, do shopping, maintain social links on line so that they are able to remain at home and continue caring
- Help towards repairs/insurance costs for a car, where transport is crucial to the caring role
- A bicycle – so a carer can get to and from work easily .This will eventually save on bus or taxi fares and will also help the carer to exercise and maintain their health and well being

When Carers Direct Payments cannot be used

- To buy services for the person you care for. For example, help with personal care. The cared for person would need to be assessed for this support separately
- In exceptional circumstances a carer's direct payment can be agreed by Social Services to be used to pay for a sitting service, in order to give the carer a break if the cared for refuses an assessment or community care services. The service must not include any intimate or personal care support.
- To employ a close relative (or their spouse or partner) who lives in the same household except where Social Services agrees there are exceptional circumstances and is necessary in order to meet a person's needs.
- To pay for everyday living expenses; such as food shopping, heating, lighting, council tax, rent or mortgage payments.

Employing and Managing staff, payments and financial records

Please see the previous factsheets in this user guide as they are also relevant to carers who receive Direct Payments. Please note that carers are not financially assessed by Social Services and do not have to pay a contribution towards their Direct Payments.

Useful Contacts

Islington Carer's Hub

Information, advice and support for unpaid carers.

Telephone: **0800 085 1141**

E- mail; info@islingtoncarershubs.org

Web; www.islingtoncarershubs.org

Fact Sheet 9: Useful Contacts

Islington Council teams

Adult Social Services

If you have a social worker or support advisor, you can talk to them.

Otherwise, please contact the Access Service:

Email: access.service@islington.gov.uk

Telephone: 020 7527 2299

Minicom: 020 7527 1900

Direct Payments Team

The team offers specialist employment support and assistance to service users and carers, who receive direct payments.

The service can help you with:

- Recruiting staff,
- Managing workers,
- Advising on employment related services and costs.
- They also run regular support group meetings and work closely with your social worker or decision maker to make sure your arrangements meet your needs.

Direct Payments Team

57 Calshot St, N1 9XH

Email: directpayments@islington.gov.uk

Telephone: 020 7527 8164

Fax: 020 7527 3056

Finance Officers

The Direct Payments Financial Monitoring Officers set up the payments, monitor how the payments are used and deal with all payment queries.

Islington Council's Income Team

Fifth Floor

Highbury House

5 Highbury Crescent

London, N5 1RN

Telephone: 0207 527 8369

Local organisations

Age UK Islington

Offers advice, information and support for older people.

6-9 Manor Gardens London N7 6LA

Telephone: 020 7281 6018

Centre 404

Support and services for people with learning disabilities and their families.

404 Camden Road, N7 0SJ

Web: www.centre404.org.uk

Email: general@centre404.org.uk

Telephone: 020 7697 1325

Fax: 020 7700 0085

Centre 404 Outreach

Support for families with children who have learning difficulties.

Room GF 36, Northern Health Centre, 594 Holloway Road, N7 6LB

Telephone: 020 7445 8005

Fax: 020 7607 8762

Disability Action in Islington (DAII)

DAII is run by and for disabled people and provide general information, advice and peer support to local disabled people.

90-92 Upper Street, N1 ONP

Web: www.daii.org

Email: info@daii.org

Telephone: 020 7226 0137 (advice line) or 020 7 354 8925 (main office line)

Minicom: 020 7359 1891

DISC (Disability in Camden)

Information and support services for Deaf people

23-26 St Albans Place, N1 0NX.

Email: kaniz.andrews@islington.gov.uk

Minicom: 020 7527 3282

SMS: 07919 047146

Fax: 020 7527 3279

Elfrida Society Islington

Provides a range of support and services for people with learning disabilities.

34 Islington Park Street, N1 1PX

Telephone: 020 7359 7443

Islington Mind

Information and support for people with mental health problems.

1 Manor Gardens, N7 6LA
Telephone: 020 7561 5289

Islington Carer's Hub

Information, advice and support for unpaid carers.
Telephone: **0800 085 1141**

E-mail ; info@islingtoncarershubs.org

Web; www.islingtoncarershubs.org

Royal National Institute of Blind People (RNIB)

Provide information on eye conditions and provide support and advice for people living with sight loss.

105 Judd St, WC1H 9NE
Telephone: 020 7391 2071
Helpline: 0303 123 9999

Free Legal Advice**Islington Law Centre.**

161 Hornsey Road, Islington, London N7 6DU
Telephone: 020 7607 2461
E-mail: info@islingtonlaw.org.uk
Fax: 020 7700 0072

Islington People's Rights

6-9 Manor Gardens
London
N7 6LA
Telephone Advice Line: 0207 561 3685
email: info@ipradvice.org.uk

Other organisations**Advisory, Conciliation and Arbitrary Service (ACAS)**

Dedicated to preventing and resolving employment issues.

Clifton House, 83-117 Euston Road, NW1 2RB
Web: **www.acas.org.uk**
Telephone: 08457 47 47 47
Telephone: 08702 4290 90 to order any publications

Department of Trade and Industry

Produces a number of fact sheets aimed at small employers which are available at Jobcentre Plus offices

Web: **www.dti.gov.uk/publications**
Order line Telephone: 0870 150 2500

Disabled Living Fund (DLF)

This is a separate support service for anyone receiving direct payments for equipment. The DLF provides general advice and support with insurance issues and the purchasing of equipment, and works closely with your occupational therapist. The DLF offices can be used as a demonstration centre to train support workers.

380-384 Harrow Road, London W9 2HU

Web: **www.dlf.org.uk**

Telephone: 0845 130 9177

Text phone: 020 7432 8009

Fish Independent Living Insurance Policy

Provides employer and public liability insurance. Has a 24-hour employment specialist helpline for anyone who uses their personal budgets to employ staff.

2-4 Riversway Business Village, Navigation Way, Preston, PR2 2YP

Web: **www.fishinsurance.co.uk**

Email: enquiry@fishinsurance.co.uk

Telephone: 01772 724442

Health and Safety Executive

Checks that you have taken reasonable measures to provide a safe working environment

39 Baddow Road, Chelmsford CM2 0HL

Web: **www.hse.gov.uk**

Telephone: 01245 706262

Telephone: 0541 545500 for information

Telephone: 01603 615711 for medical advice

In Control

In Control were the pioneers of Self-Directed Support and they have developed useful information and tips on using personal budgets.

In Control Support Centre, Carillon House, Chapel Lane, Wythall,
West Midlands, B47 6JX

Web: **www.in-control.org.uk**

Telephone: 0121 708 3031

Independent Living Fund (ILF)

The ILF provide additional funding for some service users under 66 years old.

Unfortunately they are not able to accept any new applications.

Independent Living Fund, PO Box 183, Nottingham NG8 3RD

Web: **www.ilf.org.uk**

Telephone: 0845 601 8815

Fax: 0115 9296022

National Employers' Helpline

Can help with a range of employment enquiries

Web: **www.hmrc.gov.uk**

Telephone: 0845 6070 143 for new employers (less than 3 years)

Telephone: 0845 7143 143 for employers (after 3 years)

Telephone: 0845 7646 646 order line for publications

Redundancy Helpline

Can advise you which regional office your staff may need to contact.

Web: www.insolvency.gov.uk or

www.direct.gov.uk/en/Employment/RedundancyAndLeavingYourJob/Redundancy/DG_10029836

Telephone: 0845 145 0004

National Centre for Independent Living

Information, advice and publications on personal budgets and independent living.

250 Kennington Lane, SE11 5RD

Web: **www.ncil.org.uk**

Email: ncil@ncil.org

Telephone: 020 7587 1177

End of Guide